



Atty. Dkt. No. 057898-0102

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Danne L. Buchanan, et al.

Title: METHOD AND SYSTEM FOR PROCESSING FINANCIAL
INSTRUMENT DEPOSITS PHYSICALLY REMOTE FROM A
FINANCIAL INSTITUTION

Appl. No.: 09/560,779

Filing Date: April 28, 2000

Examiner: Nga B. Nguyen

Art Unit: 3628

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INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.56

Commissioner for Patents
Washington, D.C. 20231

Sir:

Submitted herewith on Form PTO/SB/08 is a listing of a document known to Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56. A copy of each listed document is being submitted to comply with the provisions of 37 CFR §1.97 and §1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

05/05/2003 JADDO1 00000043 09560779

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TIMING OF THE DISCLOSURE

The listed document is being submitted in compliance with 37 CFR §1.97(c), before the mailing date of either a final action under 37 CFR §1.113, a notice of allowance under 37 CFR §1.113, or an action that otherwise closes prosecution in the application.

RELEVANCE OF EACH DOCUMENT

All of the documents are in English.

Applicants respectfully request that any listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

FEE

A fee in connection with submission of an information disclosure statement under 37 CFR §1.97(c) in the amount of \$180.00 in accordance with 37 CFR §1.17(p) is attached.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 CFR §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Respectfully submitted,

Date May 2, 2003

By _____

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PATENT TRADEMARK OFFICE

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INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

Date Submitted: May 2, 2003

(use as many sheets as necessary)

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of 2

Complete if Known

Application Number	09/560,779
Filing Date	04/28/2000
First Named Inventor	Danne L. Buckman
Group Art Unit	3628
Examiner Name	Nga B. Nguyen

Attorney Docket Number 057898-0102

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U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
A1	4,974,878			Josephson	12/04/1990	
A2	4,948,174			Thomson et al.	08/14/1990	
A3	4,731,524			Brooks	03/15/1988	
A4	4,730,767			Gendron	03/15/1988	
A5	4,650,978			Hudson et al.	03/17/1987	
A6	4,264,808			Owens et al.	04/28/1981	
A7	4,858,121			Barber et al.	08/15/1989	
A8	5,121,945			Thomson et al.	06/16/1992	
A9	5,237,159			Stephens et al.	08/17/1993	
A10	5,168,444			Cukor et al.	12/01/1992	
A11	5,265,007			Barnhard, Jr. et al.	11/23/1993	
A12	5,373,550			Campbell et al.	12/13/1994	
A13	5,412,190			Josephson et al.	05/02/1995	
A14	5,444,794			Uhlund, Sr.	08/22/1995	
A15	5,506,691			Bednar et al.	04/09/1996	
A16	5,532,464			Josephson et al.	07/02/1996	
A17	5,689,579			Josephson	11/18/1997	
A18	5,691,524			Josephson	11/25/1997	
A19	5,708,810			Kern et al.	01/13/1998	
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A21	5,784,610			Copeland, III et al.	07/21/1998	
A22	5,793,302			Stambler	08/11/1998	
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A25	5,832,464			Houvenet et al.	11/03/1998	
A26	5,864,871			Kitain et al.	01/26/1999	
A27	5,870,725			Bellinger et al.	02/09/1999	
A28	5,893,078			Paulson	04/06/1999	
A29	5,895,453			Cook	04/20/1999	
A30	5,904,844			Stone	05/18/1999	
A31	5,910,988			Ballard	06/08/1999	
A32	5,917,965			Cahill et al.	06/29/1999	
A33	5,936,541			Stambler	08/10/1999	
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A36	6,019,282			Thompson et al.	02/01/2000	
A37	6,029,172			Jorna et al.	02/22/2000	
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A41	2002/0152170	A1		Dutta et al.	10/17/2002	
A42	2003/0009420	A1		Jones	01/09/2003	
A43	2003/0023557	A1		Moore	01/30/2003	

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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

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		U.S. Patent Document				
A44	2003/0033252	A1	Buttridge et al.		02/13/2003	
A45	2003/0050889	A1	Burke		03/13/2003	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
A46	EP	0 661 654		A2	International Business Machines Corporation	11/15/1994		
A47	CA	2,131,667		A1	International Business Machines Corporation U.S.A.	09/08/1994		
A48	WO	97/22060		A1	Financial Services Technology Consortium	12/12/1996		

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶

Examiner Signature

Date Considered

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